



IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth William Austin et al.

Docket No.: 60655.4000

Serial No.:

Group Art Unit:

Filing Date:

Examiner:

Title: DETERMINATION OF RISK  
FACTORS FOR USE IN A CARD  
REPLACEMENT PROCESS

Confirmation  
No.:

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN  
A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth William AustinInventor's signature: *Kenneth William Austin* Date: 8/3/2004Residence Address: 207 Pine Ridge DriveCity/State: High Point Zip Code: 27262Mailing Address: Kenny W. AustinCitizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth William Austin et al.

Docket No.: 60655.4000

Serial No.:

Group Art Unit:

Filing Date:

Examiner:

Title: DETERMINATION OF RISK  
FACTORS FOR USE IN A CARD  
REPLACEMENT PROCESS

Confirmation  
No.:



**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN  
A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



Full name of second joint inventor: Thomas G. CallaghanInventor's signature: *T G Callaghan* Date: 5/31/2004Residence Address: 4300 OAK Hollow DR.City/State: High PT. NC Zip Code: 27265Mailing Address: 4300 OAK Hollow DR. High PT. NC 27265Citizenship: United States of AmericaFull name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of IndiaFull name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Date: \_\_\_\_\_

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Witnessed by: \_\_\_\_\_ Full Name: \_\_\_\_\_  
Date: \_\_\_\_\_

Witnessed by: \_\_\_\_\_ Full Name: \_\_\_\_\_  
Date: \_\_\_\_\_

IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth William Austin et al.

Docket No.: 60655.4000

Serial No.:

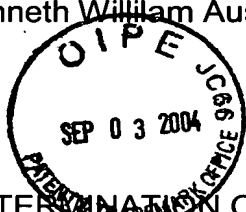
Group Art Unit:

Filing Date:

Examiner:

Title: DETERMINATION OF RISK  
FACTORS FOR USE IN A CARD  
REPLACEMENT PROCESS

Confirmation  
No.:



**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN  
A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: R Dhamija Date: May 31, 2004

Residence Address: 320 / 23 , D.L.F. Colony

City/State: Rohtak / Haryana , INDIA Zip Code: 124001

Mailing Address: 20410 N 19<sup>th</sup> Avenue Suite # 100 Phoenix AZ-85027 , USA

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedetra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth Willilam Austin et al. Docket No.: 60655.4000  
Serial No.: Group Art Unit:  
Filing Date: Examiner:  
Title: DETERMINATION OF RISK  
FACTORS FOR USE IN A CARD Confirmation  
REPLACEMENT PROCESS No.:

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN

A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

\_\_\_\_\_  
Number\_\_\_\_\_  
Country\_\_\_\_\_  
Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

\_\_\_\_\_  
Application Number\_\_\_\_\_  
Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

\_\_\_\_\_  
Application Number\_\_\_\_\_  
Filing Date\_\_\_\_\_  
Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: Deborah L. Dierker Date: 6-9-04

Residence Address: 14834 N. 42<sup>nd</sup> St.

City/State: Phoenix AZ Zip Code: 85032-8120

Mailing Address: Same as above

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America





Docket No. 60655.4000

Priority Not Claimed

[ ]

IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth William Austin et al.  
Serial No.: 60655.4000  
Filing Date: Group Art Unit:  
Examiner:

Title: DETERMINATION OF RISK  
FACTORS FOR USE IN A CARD  
REPLACEMENT PROCESS

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:  
My residence, post office address and citizenship are as stated below next to my name.  
I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN

A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

VIETZKLDEN0912.2

-2-

Prior Foreign  
Application(s)

Number Country Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number Filing Date Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth William Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

VIETZKLDEN0912.2

Full name of second joint inventor: Thomas G. Callaghan  
 Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija  
 Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker  
 Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher  
 Inventor's signature: Beth Gallagher Date: 8-23-04  
 Residence Address: 70 W Cedarwood  
 City/State: Phx AZ Zip Code: 85033  
 Mailing Address: same  
 Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass  
 Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston  
 Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Residence Address: \_\_\_\_\_  
 City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva  
Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Residence Address: \_\_\_\_\_  
City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin  
Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Residence Address: \_\_\_\_\_  
City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy  
Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Residence Address: \_\_\_\_\_  
City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield  
Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Residence Address: \_\_\_\_\_  
City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Citizenship: United States of America



**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**-- PATENT --**

Inventor(s):	Kenneth Willilam Austin et al.	Docket No.:	60655.4000
Serial No.:		Group Art Unit:	
Filing Date:		Examiner:	
Title:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS	Confirmation No.:	

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**DETERMINATION OF RISK FACTORS FOR USE IN**  
**A CARD REPLACEMENT PROCESS**

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature:  Date: 6-3-04

Residence Address: 15460 N. 30<sup>th</sup> Ave.

City/State: Phoenix, Arizona Zip Code: 85053

Mailing Address: 15460 N. 30<sup>th</sup> Ave, Phoenix, AZ 85053

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India



Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**-- PATENT --**

Inventor(s): Kenneth Willilam Austin et al.

Docket No.: 60655.4000

Serial No.:

Group Art Unit:

Filing Date:

Examiner:

Title: DETERMINATION OF RISK  
FACTORS FOR USE IN A CARD  
REPLACEMENT PROCESS

Confirmation  
No.:

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**DETERMINATION OF RISK FACTORS FOR USE IN**

**A CARD REPLACEMENT PROCESS**

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: Tod J. Johnston Date: 5.21.04

Residence Address: 13242 N. 11th Ave

City/State: Phoenix, AZ Zip Code: 85029

Mailing Address: Same

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**-- PATENT --**

Inventor(s):	Kenneth Willilam Austin et al.	Docket No.:	60655.4000
Serial No.:		Group Art Unit:	
Filing Date:		Examiner:	
Title:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS	Confirmation No.:	

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**DETERMINATION OF RISK FACTORS FOR USE IN**  
**A CARD REPLACEMENT PROCESS**

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.



Prior Foreign  
Application(s)

Priority Not Claimed

Number

Country

Filing Date

[ ]

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

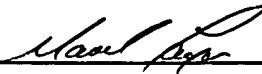
Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature:  Date: 5/24/01

Residence Address: 1916 E. BOWDO DR

City/State: CHANDLER, ARIZ. Zip Code: 85249

Mailing Address: SAMB

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth Willilam Austin et al.      Docket No.: 60655.4000  
Serial No.:      Group Art Unit:  
Filing Date:      Examiner:  
Title: DETERMINATION OF RISK      Confirmation  
FACTORS FOR USE IN A CARD      No.:  
REPLACEMENT PROCESS

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN  
A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: *Sedettra Nicole Rankin* Date: 05-26-04

Residence Address: 3586 Farmington Drive Unit D

City/State: Greensboro NC Zip Code: 27407

Mailing Address: PO Box 14456, Greensboro, NC 27415-4456

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth Willilam Austin et al. Docket No.: 60655.4000  
Serial No.: Group Art Unit:  
Filing Date: Examiner:  
Title: DETERMINATION OF RISK  
FACTORS FOR USE IN A CARD Confirmation  
REPLACEMENT PROCESS No.:

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN  
A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_


Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature:  Date: 27-May-2004

Residence Address: 14430 N 19<sup>th</sup> Avenue, Apt #117

City/State: Phoenix, Arizona Zip Code: 85023

Mailing Address: 20410 N 19<sup>th</sup> Avenue Suite #100 Phoenix, AZ-85027

Citizenship: Republic of India



Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America



IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): Kenneth Willilam Austin et al.      Docket No.: 60655.4000  
Serial No.:      Group Art Unit:  
Filing Date:      Examiner:  
Title: DETERMINATION OF RISK      Confirmation  
FACTORS FOR USE IN A CARD      No.:  
REPLACEMENT PROCESS

**DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

DETERMINATION OF RISK FACTORS FOR USE IN  
A CARD REPLACEMENT PROCESS

the specification of which is attached hereto or was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if  
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign  
Application(s)

Priority Not Claimed

[ ]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Kenneth Willilam Austin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of second joint inventor: Thomas G. Callaghan

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of third joint inventor: Ravinder Dhamija

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of fourth joint inventor: Deborah L. Dierker

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of fifth joint inventor: Beth Gallagher

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of sixth joint inventor: Jeffrey William Gass

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of seventh joint inventor: Tod J. Johnston

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of eighth joint inventor: Marcel Leyva

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of ninth joint inventor: Sedettra Nicole Rankin

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: United States of America

Full name of tenth joint inventor: Guruprasad M. Shenoy

Inventor's signature: \_\_\_\_\_ Date: \_\_\_\_\_

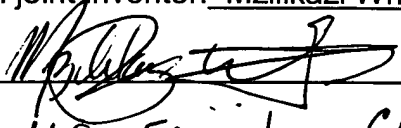
Residence Address: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Citizenship: Republic of India

Full name of eleventh joint inventor: Mzilikazi Whitfield

Inventor's signature: 

Date: 5/21/04

Residence Address: 110 FAIRIDGE CT

City/State: KERNERSVILLE, NC

Zip Code: 27284

Mailing Address: SAME

Citizenship: United States of America